if so, whether Government propose to take any action against such banks that supply stapled notes to customers; and

if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VTTHOBA ADSUL): (a) Yes, Sir.

(b) to (d) Banks are in the process of making alternate arrangements for securing the note packets and have been taking steps to issue notes in unstapled condition. Banks have been instructed by the Reserve Bank of India (RBI) to start issuing unstapled notes at the earliest. Banks violating the instructions are liable for action by RBI under Section 35 A of the Banking Regulation Act, 1949.

Financial assistance by NABARD

4703. SHRI RAJU PARMAR: Will the Minister of FINANCE be pleased to state:

whether NABARD is providing financial assistance to the State Government for construction of roads and bridges;

if so, the funds provided for this purpose during each of the last three years to Gujarat;

whether Gujarat Government had asked for loan from NABARD for constructing metallic line roads in the rural areas;

if so, the details thereof and reaction of the NABARD in this regard; and

the number of roads/bridges for which construction has been started/is likely to be started with the assistance of NABARD in Gujarat ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) National Bank for Agriculture and Rural Development (NABARD) has been providing financial assistance to State Governments for construction of roads and bridges out of Rural Infrastructure Development Fund (RIDF). The details of loans sanctioned to Government of Gujarat for construction of roads and bridges out of RIDF during the last three years (1999-2002) are as under:

SI. No	Year	Roads		Bridges	
		No. Sanctioned (Rs. crore)		No.	Sanctioned (Rs. crore)
1.	1999-2000	3652	199.54	26	30.45
2.	2000-2001	600	282.60		
3.	2001-2002				
	TOTAL :	4252	482.14	26	30.45

(c) and (d) NAB ARD has reported that it has not been providing loans for construction of metallic line roads out of R1DF. However, loans have been provided basically for black topping of existing water bound macadam roads.

(e) NABARD has reported that it has sanctioned loans for 4776 rural roads and 3778 rural bridges to Gujarat State Government under different tranches of RIDF. The projects sanctioned under RIDF are under various stages of implementation by the State Government.

Credit deposit ratio of **banks in Kerala**

4704. SHRIN. K. PREMA CHANDRAN: Will the Minister of FINANCE be pleased to state :

what is the present credit deposit ratio of the commercial and nationalized banks in Kerala;

whether Government are aware that the Credit Deposit Ratio shows a backward trend when compared to the national average for the last few years; and

whether Government interest to issue any specific directives to the commercial banks to increase the CD Ratio, compared to the national average?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAQ VITHOBA ADSUL): (a) The Credit Deposit Ratio of all scheduled commercial banks in Kerala as on 31 December, 2002 was 43.11%.

(b) and (c) The reason for low CD ratio in Kerala are the low credit absorption capacity of the productive sectors due to lack of infrastructure development, a high level of remittance from expatriates, limited area available for large scale industries, etc. With an objective of having uniform economic develpment, banks